

I. REMARKS

Applicant has reviewed the Office Action dated April 10, 2006, and fully addresses the Examiner's requirement herein.

A. Response to Restriction Requirement

Applicant elects Group 3, claims 1-7. and 17-41, drawn to a method of processing trade documents including generating a sales order in response to the initiation document.

Within Group 3, Applicant further elects Species 2 (i.e., Group G(2)), claims 1-7. 17. and 20-41, drawn to a method of processing trade documents comparing the sales order to the requirement information contained in the database.

Within Species 2, Applicant further elects Species 3 (i.e., Group G(2(3))), claims 1-7, 17, 20-31, 33, 34-38, and 40-41, drawn to a method of processing trade documents comprising the step of presenting the trade documents to the buyer for negotiation.

Therefore, based on the above elections, Applicant submits that claims 1-7, 17, 20-31, 33, 34-38, and 40-41 read on the elected subject matter, as required by the Restriction Requirement. For details, please refer to the attached Appendix A --- List of Claims.

B. Prior Art Information

Pursuant to Rule 105, the Examiner requires Applicant to state the specific improvements of the subject matter in claims 1-41 over the 313 prior art references submitted in Applicant's IDS. Applicant lists the information in the attached table: Appendix B --- Improvements over Prior Art. The symbol "X" shown in the table represents that based on Applicant's representative's review of the prior art, the specific reference fails to expressly disclose that element based on Applicant's representative's good faith understanding of the reference at issue.

II. Conclusion

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

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Appendix A Listing of Claims

1. (Previously Presented) A method of processing trade documents associated with a trade operation between a buyer and a seller comprising the computer-performed steps of:
 - receiving an initiation document containing requirement information with respect to the trade operation;
 - mapping at least some of the requirement information into a database;
 - automatically generating the trade documents utilizing the requirement information contained in the database; and
 - verifying the accuracy of the trade documents.
2. (Previously Presented) The method as recited in claim 1, wherein the initiation document is a purchase order from the buyer.
3. (Previously Presented) The method as recited in claim 1, wherein the step of receiving the initiation document further comprises the step of receiving the initiation document electronically.
4. (Previously Presented) The method as recited in claim 1, wherein the initiation document is an application for a Letter of Credit from the buyer.
5. (Previously Presented) The method as recited in claim 4, further comprising the steps of:
 - maintaining a customer profile containing standard terms and conditions used by the buyer; and
 - automatically generating the Letter of Credit using the standard terms and conditions contained in the customer profile.

6. (Previously Presented) The method as recited in claim 5, further comprising the step of manually repairing the Letter of Credit if there is a discrepancy between the requirement information contained in the database and the standard terms and conditions contained in the customer profile.
7. (Previously Presented) The method as recited in claim 5, further comprising the steps of:
 - issuing the Letter of Credit: and
 - advising the seller of the issuance of the Letter of Credit.
8. (Withdrawn) The method as recited in claim 1, further comprising the step of maintaining a status of the trade operation on the database.
9. (Withdrawn) The method as recited in claim 8, further comprising the step of providing the buyer and seller access to the database in order to view the status of the trade operation.
10. (Withdrawn) The method as recited in claim 9, wherein the step of providing the buyer and seller access to the database further comprises providing the access over the Internet.
11. (Withdrawn) The method as recited in claim 9, wherein the step of providing the buyer and seller access to the database further comprises providing the access over a private network.
12. (Withdrawn) The method as recited in claim 9, wherein the step of providing the buyer and seller access to the database further comprises providing the access over a dial up line.
13. (Withdrawn) The method as recited in claim 9, wherein the step of providing the buyer and seller access to the database further comprises providing secure access.

14. (Withdrawn) The method as recited in claim 9, wherein the secure access is provided by encryption, authentication and non-repudiation.
15. (Withdrawn) The method as recited in claim 9, further comprising the step of providing access to the database to additional parties designated by the buyer and seller.
16. (Withdrawn) The method as recited in claim 1, wherein the initiating document is an application for a Letter of Credit, the method further comprising the steps of:
 - receiving multiple purchase orders from the buyer;
 - storing the multiple purchase orders; and
 - automatically generating the Letter of Credit using the stored multiple purchase orders.
17. (Previously Presented) The method as recited in claim 1, further comprising the step of generating a sales order in response to the initiation document.
18. (Withdrawn) The method as recited in claim 17, wherein the step of generating the sales order further comprises the step of automatically generating the sales order using the requirement information contained in the database.
19. (Withdrawn) The method as recited in claim 18, wherein the seller desires to extend credit to the buyer with respect to the trade operation, the method further comprising the step of determining the availability of the credit using the automatically generated sales order.
20. (Previously Presented) The method as recited in claim 17, further comprising the steps of:
 - comparing the sales order to the requirement information contained in the database in order to determine any discrepancies; and

- correcting the sales order if there are any discrepancies, thereby generating a matched sales order.
21. (Previously Presented) The method as recited in claim 20, further comprising the steps of:
- generating a manufacturing specification sheet using the sales order;
 - comparing the manufacturing specification sheet to the matched sales order in order to determine any discrepancies; and
 - correcting the manufacturing specification sheet if there are any discrepancies, thereby generating a matched manufacturing specification sheet.
22. (Previously Presented) The method as recited in claim 20, further comprising the steps of:
- automatically generating shipping instructions using the matched sales order; and
 - transmitting the shipping instructions to a shipper.
23. (Previously Presented) The method as recited in claim 22, wherein the shipping instructions are a draft bill of lading.
24. (Previously Presented) The method as recited in claim 22, wherein the step of transmitting the shipping instruction to the shipper further comprises the step of electronically transmitting the shipping instructions.
25. (Previously Presented) The method as recited in claim 20, further comprising the step of generating an invoice.
26. (Previously Presented) The method as recited in claim 25, wherein the step of generating the invoice further comprises the step of automatically generating the invoice using the matched sales order.

27. (Previously Presented) The method as recited in claim 25, further comprising the steps of:
- comparing the invoice to the matched sales order in order to determine any discrepancies; and
 - correcting the invoice if there are any discrepancies, thereby generating a matched invoice.
28. (Previously Presented) The method as recited in claim 27, further comprising the steps of:
- receiving shipping instructions from a shipper;
 - comparing the shipping instructions to the matched invoice in order to determine any discrepancies; and
 - informing the shipper of the discrepancies whereby the shipper can correct the discrepancies and provide matched shipping instructions.
29. (Previously Presented) The method as recited in claim 27, further comprising the steps of:
- automatically generating shipping insurance instructions using the matched invoice; and
 - transmitting the shipping insurance instructions to an insurer.
30. (Previously Presented) The method as recited in claim 29, further comprising the steps of:
- receiving a certificate of insurance from the insurer; and
 - automatically generating the trade documents using the certificate of insurance, the matched invoice and the matched shipping instructions.

31. (Previously Presented) The method as recited in claim 28, further comprising the step of automatically generating the trade documents using the matched invoice and the matched shipping instructions.
32. (Withdrawn) The method as recited in claim 30, further comprising the step of electronically notifying parties specified by the buyer and the seller of the generation of the trade documents.
33. (Previously Presented) The method as recited in claim 30, wherein the trade documents include the matched invoice, the matched shipping instructions, the certificate of insurance, packing slips, and a certificate of analysis.
34. (Previously Presented) The method as recited in claim 30, further comprising the step of presenting the trade documents to the buyer for negotiation.
35. (Previously Presented) The method as recited in claim 33, further comprising the step of performing a reconciliation function on behalf of the buyer.
36. (Previously Presented) The method as recited in claim 34, wherein the step of performing a reconciliation function on behalf of the buyer further comprises the step of reconciling a payment due under the trade documents against the requirement information.
37. (Previously Presented) The method as recited in claim 33, further comprising the steps of:
 - receiving payment information reflecting a payment made by the buyer, the seller; and
 - performing a reconciliation function on behalf of the seller in response to the payment information.

38. (Previously Presented) The method as recited in claim 36, wherein the step of performing a reconciliation function on behalf of the seller further comprises the step of reconciling the payment information against the matched invoice.
39. (Withdrawn) The method as recited in claim 30, further comprising the step of presenting the trade documents to a bank representing the buyer for negotiation.
40. (Previously Presented) The method as recited in claim 38, further comprising the step printing the documents at a location which is in proximity to the bank.
41. (Previously Presented) The method as recited in claim 39, wherein the trade documents are presented to the bank electronically.
42. (Canceled).
43. (Canceled).
44. (Canceled).
45. (Canceled).
46. (Canceled).
47. (Canceled).
48. (Canceled).
49. (Canceled).
50. (Canceled).
51. (Canceled).
52. (Canceled).
53. (Canceled).
54. (Canceled).
55. (Canceled).

- 56. (Canceled).
- 57. (Canceled).
- 58. (Canceled).
- 59. (Canceled).
- 60. (Canceled).
- 61. (Canceled).
- 62. (Canceled).
- 63. (Canceled).

Appendix B Improvements Over Prior Arts

Note:

1. **Element A** represents receiving an initiation document containing requirement information with respect to the trade operation.
2. **Element B** represents mapping at least some of the requirement information into a database.
3. **Element C** represents automatically generating the trade documents utilizing the requirement information contained in the database.
4. **Element D** represents verifying the accuracy of the trade documents.

Cite No.	Prior Arts	Element A	Element B	Element C	Element D
1.	US 005315508			X	X
2.	US 005477040	X	X	X	X
3.	US 005502576	X	X	X	X
4.	US 005717989			X	X
5.	US 005757917		X	X	X
6.	US 006374235	X	X	X	X
7.	US 006418430	X	X	X	X
8.	US 2001/0018739	X	X	X	X
9.	US 2001/0037309	X	X	X	X
10.	US 2001/0047334	X	X	X	X
11.	US 2001/0047489	X	X	X	X
12.	US 2002/0012445	X	X	X	X
13.	US 2002/0013728	X	X	X	X
14.	US 2002/0026394	X	X	X	X
15.	US 2002/0038363	X	X	X	X
16.	US 2002/0052842		X	X	
17.	US 2002/0069134	X	X	X	X
18.	US 2002/0077978 A1	X	X	X	X
19.	US 2002/0087468		X	X	X
20.	US 2002/0091635	X	X	X	X
21.	US 2002/0107770	X	X	X	X
22.	US 2002/0107788	X	X	X	X
23.	US 2002/0111837	X	X	X	X
24.	US 2002/0138398	X	X	X	X
25.	US 2002/0170966	X	X	X	X
26.	US 2002/0194096	X	X	X	X
27.	US 2002/0198817	X	X	X	X
28.	US 2002/0199182	X	X	X	X
29.	US 2003/0018557	X	X	X	X
30.	US 2003/0046218	X	X	X	X
31.	US 2003/0097335	X	X	X	X
32.	US 2003/0105641	X	X	X	X
33.	US 2003/0208421 A1	X	X	X	X
34.	US 2003/0208441 A1	X	X	X	X
35.	US 2003/0225663	X	X	X	X
36.	US 2003/0233305	X	X	X	X
37.	US 2004/0078328 A1		X	X	X

Cld No.	Prior Arts	Element A	Element B	Element C	Element D
38.	US 20050033690	X	X	X	X
39.	US 3653480	X	X	X	X
40.	US 4205780	X	X	X	X
41.	US 4321672	X	X	X	X
42.	US 4396985		X	X	X
43.	US 4495018	X	X	X	X
44.	US 4617457		X	X	X
45.	US 4672377	X		X	X
46.	US 4700055	X	X	X	X
47.	US 4752877	X	X	X	X
48.	US 4797913	X	X	X	X
49.	US 4799156	X	X	X	X
50.	US 4812628	X	X	X	X
51.	US 4823264	X	X	X	X
52.	US 4931793	X	X	X	X
53.	US 4948174	X	X	X	X
54.	US 4974878	X	X	X	X
55.	US 4988849			X	X
56.	US 4992646	X	X	X	X
57.	US 5023904		X	X	X
58.	US 5053607	X	X	X	X
59.	US 5054096	X	X	X	X
60.	US 5080748	X	X	X	X
61.	US 5111395	X	X	X	X
62.	US 5121945	X	X	X	X
63.	US 5122950	X	X	X	X
64.	US 5136502	X	X	X	X
65.	US 5175682	X	X	X	X
66.	US 5198975	X	X	X	X
67.	US 5220501		X	X	X
68.	US 5225978	X	X	X	X
69.	US 5237159	X	X	X	X
70.	US 5283829	X		X	X
71.	US 5287269	X	X	X	X
72.	US 5311594	X	X	X	X
73.	US 5321238	X	X	X	X
74.	US 5326959	X	X		X

Cell No.	Prior Arts	Element A	Element B	Element C	Element D
75.	US 5336870	X	X	X	X
76.	US 5350906	X	X	X	X
77.	US 5367581	X	X	X	X
78.	US 5373550	X	X	X	X
79.	US 5396417	X	X	X	X
80.	US 5402474		X	X	X
81.	US 5412190	X	X	X	X
82.	US 5424938	X	X	X	X
83.	US 5430644	X	X	X	X
84.	US 5432506	X	X	X	
85.	US 5444794	X	X	X	X
86.	US 5444841	X	X	X	X
87.	US 5446740	X	X	X	X
88.	US 5448471	X	X		X
89.	US 5465206		X	X	X
90.	US 5479494	X		X	X
91.	US 5483445	X	X		X
92.	US 5484988		X	X	X
93.	US 5504677		X	X	X
94.	US 5506691	X	X	X	X
95.	US 5513250	X		X	X
96.	US 5532464	X	X	X	X
97.	US 5544046	X	X	X	X
98.	US 5550734			X	X
99.	US 5551021	X	X	X	X
100.	US 5557515	X	X		X
101.	US 5563400	X	X	X	X
102.	US 5566330	X	X	X	X
103.	US 5568489		X	X	X
104.	US 5570465	X	X	X	X
105.	US 5572004	X	X	X	X
106.	US 5583759		X	X	X
107.	US 5583760	X	X	X	X
108.	US 5590196		X	X	
109.	US 5590197	X	X	X	X
110.	US 5592377	X	X	X	X
111.	US 5592378	X	X	X	X

Cito No.	Prior Arts	Element A	Element B	Element C	Element D
112.	US 5599528	x	x	x	x
113.	US 5603025	x	x	x	x
114.	US 5615109	x	x	x	x
115.	US 5621201	x	x		x
116.	US 5640577	x	x	x	x
117.	US 5642419	x	x	x	x
118.	US 5649117	x	x	x	x
119.	US 5652786	x	x	x	x
120.	US 5659165		x	x	x
121.	US 5659469	x	x		x
122.	US 5666493		x		x
123.	US 5677955	x	x	x	x
124.	US 5679938		x	x	x
125.	US 5679940		x	x	x
126.	US 5692132		x	x	x
127.	US 5699528	x	x	x	x
128.	US 5703344	x	x	x	x
129.	US 5704044		x	x	x
130.	US 5708422		x	x	x
131.	US 5715298	x	x	x	x
132.	US 5715314		x	x	x
133.	US 5715399	x	x	x	x
134.	US 5724424		x	x	x
135.	US 5727249	x	x	x	x
136.	US 5748780	x	x		x
137.	US 5751842	x	x	x	x
138.	US 5770843	x	x	x	x
139.	US 5774553	x	x	x	x
140.	US 5784696	x	x	x	x
141.	US 5793861	x	x	x	x
142.	US 5794221		x	x	x
143.	US 5802498	x	x	x	x
144.	US 5802499	x	x	x	x
145.	US 5819236	x		x	x
146.	US 5819238	x	x	x	x
147.	US 5826241		x	x	x
148.	US 5826245	x	x	x	x

Cite No.	Prior Arts	Element A	Element B	Element C	Element D
149.	US 5832447	x	x		x
150.	US 5832460		x		x
151.	US 5832463		x	x	x
152.	US 5832464	x		x	x
153.	US 5835580	x	x	x	x
154.	US 5835603	x	x	x	x
155.	US 5835899			x	x
156.	US 5852812	x	x	x	x
157.	US 5859419	x	x	x	x
158.	US 5864609	x	x	x	x
159.	US 5870456	x	x	x	x
160.	US 5870721		x	x	x
161.	US 5870723	x	x	x	x
162.	US 5870725	x	x	x	x
163.	US 5873072	x	x	x	x
164.	US 5883810	x	x	x	x
165.	US 5884288	x	x	x	x
166.	US 5897625	x	x	x	x
167.	US 5898157	x	x	x	x
168.	US 5903881		x	x	x
169.	US 5910896	x	x		x
170.	US 5910988	x	x	x	x
171.	US 5917965	x	x	x	x
172.	US 5920847		x		x
173.	US 5930778	x		x	x
174.	US 5940811	x	x	x	x
175.	US 5940844	x	x	x	x
176.	US 5943656		x	x	x
177.	US 5945653		x	x	x
178.	US 5956700		x		x
179.	US 5963659	x	x	x	x
180.	US 5963925		x	x	x
181.	US 5966698	x	x	x	x
182.	US 5978780	x	x	x	x
183.	US 5987435	x	x	x	x
184.	US 5987436	x	x	x	x
185.	US 5987439	x	x	x	x

Cite No.	Prior Arts	Element A	Element B	Element C	Element D
186.	US 5991750	x	x	x	x
187.	US 6000832	x	x	x	x
188.	US 6003762	x	x	x	x
189.	US 6006208	x	x	x	
190.	US 6009442	x	x	x	x
191.	US 6014636		x	x	x
192.	US 6016482	x	x	x	x
193.	US 6032133		x		x
194.	US 6032137	x	x	x	x
195.	US 6035281	x	x	x	x
196.	US 6035285		x	x	x
197.	US 6035287	x	x	x	x
198.	US 6038553	x	x	x	x
199.	US 6041312	x	x	x	x
200.	US 6041315	x	x	x	x
201.	US 6044362		x	x	x
202.	US 6052674		x	x	x
203.	US 6058380	x	x		x
204.	US 6058381		x	x	x
205.	US 6061665		x	x	x
206.	US 6065675	x	x	x	x
207.	US 6067524	x	x		x
208.	US 6070150	x	x		x
209.	US 6070798		x		x
210.	US 6073104	x	x		x
211.	US 6073113	x	x	x	x
212.	US 6076072	x	x	x	x
213.	US 6078907	x	x	x	x
214.	US 6081790	x	x	x	x
215.	US 6085168	x	x	x	x
216.	US 6088683	x	x	x	x
217.	US 6088685		x	x	x
218.	US 6088686	x		x	
219.	US 6092056	x	x	x	x
220.	US 6098053		x		x
221.	US 6098070	x	x	x	x
222.	US 6105011	x	x	x	x

Citation No.	Prior Arts	Element A	Element B	Element C	Element D
223.	US 6108639		x	x	x
224.	US 6110044	x	x	x	x
225.	US 6111858	x	x	x	x
226.	US 6115690		x	x	x
227.	US 6119106		x	x	x
228.	US 6119107		x	x	x
229.	US 6125354	x	x	x	x
230.	US 6128602	x	x	x	x
231.	US 6128603		x	x	x
232.	US 6129273	x		x	x
233.	US 6138118	x	x	x	x
234.	US 6144946	x	x	x	x
235.	US 6148293		x	x	x
236.	US 6149056	x	x	x	x
237.	US 6181837	x	x	x	x
238.	US 6185544	x	x	x	x
239.	US 6202054		x	x	x
240.	US 6205433	x	x	x	x
241.	US 6227447	x	x	x	x
242.	US 6233566	x	x	x	x
243.	US 6236972	x		x	x
244.	US 6278981	x	x		x
245.	US 6289322		x	x	x
246.	US 6301379	x	x	x	x
247.	US 6304858	x	x	x	x
248.	US 6321212	x	x	x	x
249.	US 6338047	x	x	x	x
250.	US 6338049			x	x
251.	US 6393409	x	x	x	x
252.	US 6405173	x	x	x	x
253.	US 6415259		x	x	x
254.	US 6418419		x	x	x
255.	US 6418420	x	x	x	x
256.	US 6490568	x	x	x	x
257.	US 6493685		x	x	x
258.	US 6574377		x	x	x
259.	US 6578015		x	x	x

Cite No.	Prior Arts	Element A	Element B	Element C	Element D
260.	US 6609113	x	x	x	x
261.	US 6609125	x	x	x	x
262.	US 6629081	x	x	x	x
263.	US 6704714	x	x	x	x
264.	US 6721715	x	x	x	x

265.	EP 0099999	in German			
266.	EP 1014318	X	X	X	X
267.	EP 421808	X	X	X	X
268.	WO 0039979	X	X	X	X
269.	WO 0175730	X	X	X	X
270.	WO 02/063432 A3	X	X	X	X
271.	WO 91/16691	X	X	X	X
272.	WO 93/08545	X	X	X	X
273.	WO 94/28497	X	X	X	X
274.	WO 96/08783	X	X	X	X
275.	WO 9612242		X	X	X
276.	WO 9745796		X	X	X
277.	WO 9745814	X	X	X	X
278.	WO 98/09260	X	X	X	X
279.	WO 9910823	X	X	X	X

280.	Annual Report Pursuant to Sectin 13 or 15(d) of The Securities Exchange Act of 1934, Form 10-K, Intelidata Technologies Corporation, Fiscal Year Ended 12/31/2001	X	X	X	X
281.	Blockbuster running test of a stored value card, The American Banker, 09/01/1995	X	X	X	X
282.	CESNaBANCO introduces stored value card technology blockbuster video is first merchant partner	X	X	X	X
283.	Card Flash Daily Payment Card News, www.cardweb.com, printed 09/23/2004	X	X	X	X
284.	ANONYMOUS, Chase Manhattan introduces new FEDI payables product, ProQuest document ID: 7806951, ISSN/ISBN: 02686635, 05/1995	X	X	X	X
285.	BILLS, Chase Pact Done, What's Next for Web Vendors?, The American Banker, Technology Section, 06/03/2002, p. 23	X	X	X	X
286.	REINBACH, Chase steps up treasury system, ProQuest documednt ID 8723558, ISSN/ISBN: 10459472, 11/1995	X	X	X	X
287.	ANONYMOUS, Chasing the global trend, Cash Management News, proQuest document ID 9319923, ISSN/ISBN: 02686635, 12/1995	X	X	X	X
288.	MALHOTRA, Clearing House Enumerates e-Payments Ills, The American Banker, Vol, 167, No. 154, 08/23/2002	X	X	X	X
289.	MARJANOVIC, Corporate Services: Chase Gears Up Global Payments System Series: 16, The American Banker, Vol. 160, Issue 174, 09/11/1995, p. 41	X	X	X	X
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